

# 2009 Medicare Savings Programs

There are three different types of Medicare Savings Programs (MSPs), which vary by benefit and income eligibility limits.

1. **Qualified Medicare Beneficiary (QMB):** Pays for Medicare Part A and B premiums, deductibles and coinsurance. It coordinates with Medicare to provide full coverage for Medicare-covered services from a Medicaid-certified doctor. **Note:** If you are enrolled in Original Medicare, you must see **Medicaid providers** to get coverage for Medicare deductibles and coinsurance. If you are enrolled in a Medicare HMO you will have to pay your HMO premiums (if any), but you should not be charged any copays.
2. **Specified Low-income Medicare Beneficiary (SLMB):** Pays for Medicare's Part B premium.
3. **Qualifying Individual (QI-1) Program:** Pays for Medicare's Part B premium.

**BONUS:** If you enroll in any of the MSPs, you will automatically be enrolled in Extra Help, a federal program that helps pay for the costs of your Medicare prescription drug plan.

<b>2009 Federal Income and Asset Limits</b>				
<b>Program</b>	<b>Monthly Income Limits</b>		<b>Asset Limits #</b>	
	<b>Individual</b>	<b>Couple</b>	<b>Individual</b>	<b>Couple</b>
<b>QMB</b>	\$903	\$1,214	\$4,000	\$6,000
<b>SLMB</b>	\$1,083	\$1,457	\$4,000	\$6,000
<b>QI-1</b>	\$1,218	\$1,639	\$4,000	\$6,000

**Note:** Illinois Department of Healthcare and Family Services will allow an additional \$25 of monthly income for each individual, which is not included in the above amounts.

# Excluded from assets are: a home, one car, personal effects, some life insurance and a burial fund (up to \$1,500).

For further information, **contact the Senior Health Insurance Program at 1-800-548-9034**